

• • Appln. No. 09/993,072
Response Dated February 16, 2007
Reply to Restriction Requirement Mailed January 16, 2007

REMARKS

Attorney for Applicant has carefully reviewed the outstanding Restriction Requirement on the above-identified application.

Applicant hereby elects Species V for prosecution in this application, drawn to a computer-implemented method for detecting predatory lending in connection with one or more loans. Claims 29-36 were identified in the Restriction Requirement as reading on Species V. Applicant notes that the Restriction Requirement incorrectly identifies Species V as being drawn to "a computer-readable medium." However, Claims 29-36 are directed to a computer-implemented method, not a computer-readable medium.

Applicant makes this election in order to advance prosecution of the present application, and makes no representation as to the merits of the Restriction Requirement. Applicant also reserves the right to file one or more divisional applications directed to the non-elected species.

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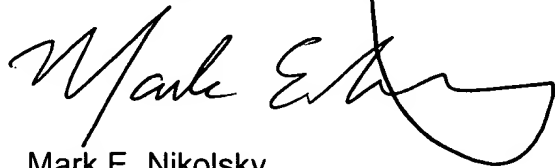
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All issues raised in the Restriction Requirement are believed to have been addressed. Species V, Claims 29-36, are elected for prosecution on the merits, and are drawn to a single invention. Examination is requested and favorable action solicited.

Dated: 2/16/2007

Respectfully submitted,



Mark E. Nikolsky
Reg. No. 48,319
Attorney for Applicant
McCarter & English, LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel: (973) 639-6987
Fax: (973) 297-6624